

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:	Winterer et al.	Customer No.:	21003
Serial No. :	10/757,317	Examiner:	Liu, Chia-Yi
Filed :	01/14/2004	Group Art Unit:	4172
For :	FINANCIAL TRANSACTION CARD WITH AUTOMATIC PAYMENT FEATURE		

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop AMENDMENT
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This paper is filed in response to the Non-Final Office Action mailed on November 27, 2007. Any fees can be charged to our Deposit Account No. 02-4377.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 4 of this paper.